LUFTHANSA EMPLOYEE FEDERAL CREDIT UNION

STATEMENT OF FINANCIAL CONDITION AS OF JUNE 30, 2026

	2025	2026
ASSETS (FULL-USD)		
Loans to Members (net of allowance)	$ 5,321,882	**$ 4,598,596**
Interclearing with Sponsor	$ 78,702	**$ 79,120**
Federal Share Insurance Fund & Cent Liq Fund	$ 912,608	**$ 897,145**
Cash Deposits or Equivalent	$ 9,259,412	**$ 7,706,330**
U.S.Govt.Securities and CD's (net of allowance)	$ 84,990,453	**$ 81,482,836**
Accrued Interest & Other Assets	$ 432,361	**$ 545,826**
	$ 100,995,418	**$ 95,309,853**
LIABILITIES AND SHARHOLDERS EQUITY		
Accrued Expenses & Liabilities	$ 19,811	**$ 17,138**
Member Deposits	$ 84,675,434	**$ 78,654,111**
Regular Reserves	$ 15,500,000	**$ 16,000,000**
Donated Equity	$ 16,587	$ -
Undivided Earnings - Prior Period	$ 590,709	**$ 419,643**
Unrealized Gain (Loss) on AFS Securities	$ 74,703	**$ 24,844**
Net Income	$ 118,174	**$ 194,117**
	$ 100,995,418	**$ 95,309,853**
PROFIT AND LOSS STATEMENT		
INCOME		
Interest Income from Loans	$ 156,836	**$ 146,748**
Earnings from Investments	$ 1,506,788	**$ 1,488,343**
Capital Gains or (Losses)	$ 22,913	**$ 23,323**
Fees and Other income	$ 19,895	**$ 23,457**
	$ 1,706,432	**$ 1,681,871**
EXPENSES		
Cost of Operation	$ 231,862	**$ 235,556**
Office Equipment	$ 480	$ -
Annual Meeting Expense	$ 2,500	**$ 2,500**
Special Reserve & Misc Write Offs	$ 16,534	$ -
Audit & Professional Services	$ 7,500	**$ 7,000**
NCUA Supervisory Fee	$ 9,672	**$ 7,188**
TOTAL EXPENSES	$ 268,548	**$ 252,244**
GROSS SURPLUS	$ 1,437,884	**$ 1,429,627**
DISTRIBUTION OF SURPLUS		
Dividends to Members	$ 1,323,523	**$ 1,235,510**
Net Income	$ 48,310	**$ 194,117**
	$ 1,371,833	**$ 1,429,627**

Westbury, NY - July 2, 2026

*** BETTER VALUE * BETTER SERVICE * BETTER RATES ***